

SIGNATURE BANCSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2292975	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$114	\$126	11.0%		
Loans	\$65	\$62	-3.7%		
Construction & development	\$9	\$7	-24.7%		
Closed-end 1-4 family residential	\$25	\$23	-5.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-10.8%		
Commercial & Industrial	\$6	\$6	-0.4%		
Commercial real estate	\$17	\$18	4.9%		
Unused commitments	\$3	\$7	100.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-80.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$14	89.7%		
Cash & balances due	\$40	\$48	20.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$104	\$117	11.8%		
Deposits	\$104	\$117	11.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$9	\$9	1.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.1%	--		
Tier 1 risk based capital ratio	13.6%	16.6%	--		
Total risk based capital ratio	14.9%	17.8%	--		
Return on equity ¹	-0.5%	5.8%	--		
Return on assets ¹	0.0%	0.5%	--		
Net interest margin ¹	3.3%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	2363.9%	0.0%	--		
Loss provision to net charge-offs (qtr)	3750.0%	17.5%	--		
Net charge-offs to average loans and leases ¹	0.0%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	5.6%	--
Closed-end 1-4 family residential	0.1%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.1%	0.0%	0.0%	0.7%	--